

**State of Michigan
Department of Consumer and Industry Services
Office of Financial and Insurance Services**

**Enforcement Actions
April – June 2003**

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Anderson, Jon F. Livonia, MI	03-1232	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-22-03	\$500 civil fine; \$1,000 late penalty; license surrendered
Bankers Title Corporation Livonia, MI	02-1111	Title	Notice of Opportunity to Show Compliance	10-25-02	MCL 500.438(3) Company failure to respond	Consent Order	05-01-03	\$2,500 market conduct fee
Bartosh, Brian D. Alpena, MI	02-1131	Multiple Lines Property & Casualty, Accident & Health, Life, Surplus Lines Producer	Notice of Opportunity to Show Compliance	12-02-02	MCL 500.249(a) Agency failure to respond	Consent Order	06-11-03	\$500 market conduct fee
Bonnau, Richard R. Birch Run, MI	03-1324	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-27-03	\$500 civil fine; \$1,000 late penalty; license surrendered
C.P.A. Insurance Company West Bloomfield, MI	03-1122	Accident Health & Life	Notice of Opportunity to Show Compliance	03-27-03	MCL 500.1341(2), Failure to receive commissioner's prior approval; MCL 500.5252(1) Director or officer receiving money or valuables for negotiating purchase	Consent Order	05-16-03	\$6,000 civil penalty
Cambridge Mortgage Corporation Sterling Heights, MI	03-1190	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-09-03	\$500 civil fine; \$1,000 late penalty

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Cherokee Insurance Company Sterling Heights, MI	03-1164	Disability, Property & Casualty, Marine	Notice of Opportunity to Show Compliance	04-15-03	MCL 500.403 Company no longer compliant with the direct premium written to surplus ratio restriction	Consent Order	06-25-03	N/A
Chubb Indemnity Insurance Company Warren, NY	02-1137	Property & Casualty, Marine, Automobile	Notice of Opportunity to Show Compliance	03-21-03	MCL 500.438(3) Company failure to respond	Consent Order	05-07-03	\$500 market conduct fee
Citizens Insurance Company of America Howell, MI	02-1121	Disability, Property & Casualty, Marine, Automobile	Notice of Opportunity to Show Compliance	03-27-03	MCL 500.1208(a) Unlicensed agent, Producer acting as an agent without an appointment	Stipulation and Consent Order	05-07-03	\$2,000 market conduct fee
Draw, Katie M. Southfield, MI	03-1314	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-22-03	\$500 civil fine; \$1,000 late penalty; license surrendered
Giordano, John L. Clawson, MI	03-1235	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-22-03	\$500 civil fine; \$1,000 late penalty; license surrendered
Great American Mortgage Services Company Glendale, CA	03-1192	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-09-03	\$500 civil fine; \$1,000 late penalty
Great Lakes Mortgage Services Corporation New Port, MI	03-1191	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-09-03	\$500 civil fine; \$1,000 late penalty
Groh, Connie L. Utica, MI	03-1331	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-27-03	\$500 civil fine; \$1,000 late penalty; license surrendered

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Haddad, Khalaf B. Southfield, MI	03-1323	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-27-03	\$500 civil fine; \$1,000 penalty surrendered
Hane, Roger F. Troy, MI	03-1322	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-27-03	\$500 civil fine; \$1,000 late penalty; license surrendered
Harris, John S. Grand Rapids, MI	03-1321	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-27-03	\$500 civil fine; \$1,000 late penalty; license surrendered
Hogarty Funding Group, Inc. Pleasanton, CA	03-1472	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	06-12-03	\$1,000 civil fine, \$2,000 late penalty
Household Finance Corporation Elmhurst, IL 60126	03-1305	Mortgage	Proposed Stipulation and Consent Order	05-15-03	MCL 445.1672 refused to permit examination of records	Consent Order	06-18-03	\$500 civil fine
Kurtz, Brian E. Waterford, MI	03-1335	Mortgage	Notice of Opportunity to Show Compliance	05-19-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-22-03	\$500 civil fine; \$1,000 late penalty; license surrendered
Lakeside Mortgage Company, Inc. Middleburg Heights, OH	03-1187	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-09-03	\$500 civil fine; \$1,000 late penalty fee
Loan Link Financial Services Aliso Viejo, CA	03-2314	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	06-05-03	\$500 civil fine \$1,000 late penalty
Mega Life & Health Ins. Co. N. Richland Hills, TX	03-1292	Life & Health	Proposed Stipulation to Consent Order	5-28-03	MCL 500.438(3) Company failure to respond	Consent Order	06-16-03	\$500 market conduct fee

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Midwestern Dental Plans, Inc. Dearborn, MI	03-1126	Dental	Notice of Opportunity to Show Compliance	03-12-03	MCL 500.3521 No current rating methodology on file; failure to notify Commissioner of all negotiated rates being charged in violation of MCL 500.3525(2)	Consent Order	04-10-03	File rates as provided in code
Mitchell, B. Gail Portage, MI	03-1325	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-27-03	\$500 civil fine; 1,000 late penalty; license surrendered
Money Source of America, Inc., The Farmington Hills, MI	02-970	Mortgage	Proposed Stipulation and Consent Order	03-15-02	MCL 445.1651 Failure to maintain books, accounts, records and documents; refused to permit examination of records in violation of MCL 445.1672; utilized unlicensed officers in violation of MCL 445.1652	Consent Order	04-15-03	Respondent shall maintain a program to monitor & assure compliance; maintain log of all applications, utilize licensed loan officers
Mortgage Plus of America Corporation Kalamazoo, MI	01-870	Mortgage	Notice of Opportunity to Show Compliance	03-25-02	MCL 445.1652 Conducting business in name other than which is designated; providing misleading information in violation of MCL 445.1672	Consent Order	04-18-03	\$3,000 civil fine
Motorcity Mortgage Company Troy, MI	03-1489	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	445.1671(3) Failure to file annual report	Consent Order	06-24-03	\$1,000 civil fine; \$2,000 late penalty
Prime Lending Plus, Inc. Indianapolis, IN	03-1474*	Mortgage	Notice of Opportunity to Show Compliance	04-18-03 04-27-01	445.1671(3) Failure to file annual report	Consent Order	06-12-03 06-12-03	\$1000 civil fine; \$2,000 late penalty; license surrendered

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San Julian, Arthur Fair Lawn, NJ	03-1491	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	06-25-03	License surrendered; fees waived
Schneider, Orville Grand Rapids, MI	02-1088	Accident & Health, Multiple Lines Property & Casualty, Life	Notice of Opportunity to Show Compliance	06-18-03	MCL 500.1207 Fiduciary Violation; MCL 500.2018 Misrepresentation MCL 500.1239(1)(h) Lack of fitness or trustworthiness	Consent Order	06-18-03	\$10,000 civil penalty
Schultz, Gail E. White Lake, MI	03-1233	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-22-03	\$500 civil fine; \$1,000 late penalty; license surrendered
Seattle Mortgage Company St. Paul, MN	03-1236	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-22-03	\$500 civil fine; \$1,000 late penalty
Siegel, Brian and Motown Insurance Agency, Inc. Farmington Hills, MI	02-940	Multiple Lines Property & Casualty	Notice of Opportunity to Show Compliance	04-18-03	MCL 500.1207 Fiduciary Violation; MCL 500.2018 Misrepresentation MCL 500.1204(4) Lack of fitness or trustworthiness	Final Order	06-10-03	Revocation; \$3,000 civil penalty
Simpson, Sheila R. Southfield, MI	03-1312	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-22-03	\$500 civil fine; \$1,000 late penalty; license surrendered
Soules, Arthur A. III Shelby, Twp., MI	03-2315	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	06-05-03	\$500 civil fine; \$1,000 late penalty; license surrendered
Stoneage Financial Corporation Troy, MI	03-1188	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-09-03	\$500 civil fine; \$1,000 late penalty

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United Financial Technologies, Inc. Wexford, PA	03-1189	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-09-03	\$1,000 civil fine; \$1,000 late penalty
Wade, Jacklyn R. Livonia, MI	03-1490	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	06-24-03	\$500 civil fine; \$1,000 late penalty; license surrendered
Waite, Craig D. Muskegon, MI	03-1234	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-22-03	\$500 civil fine; \$1,000 late penalty; license surrendered
Walther & Lavalley Financial, Inc. Palatine, IL	03-1315	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-22-03	\$500 civil fine; \$1,000 late penalty
White, Mark E. Southfield, MI	03-2316	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-27-03	\$500 civil fine; \$1,000 late penalty
Wisser, Joy M. Portage, MI	03-1330	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	05-27-03	\$500 civil fine; \$1,000 late penalty; license surrendered
Zelenak-Saresy, Deidre A. Utica, MI	03-2317	Mortgage	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3) Failure to file annual report	Consent Order	06-05-03	\$500 civil fine; \$1,000 late penalty; license surrendered